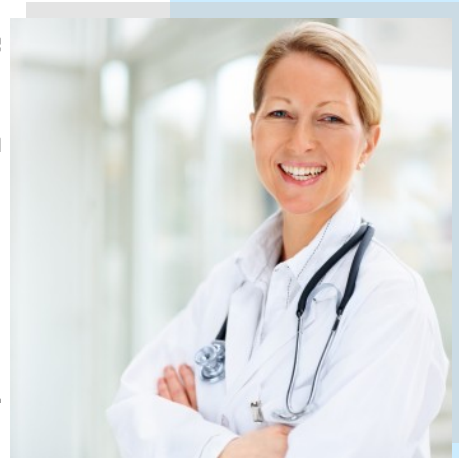




# Risk Management Resource Guide for Physician Liability

## Be an Educated Insurance Purchaser

- I. Find out if your carrier is regulated by The Department of Insurance, A.M. Best rated.
- II. Find out if you have occurrence or claims made and the difference between the two.
- III. Claim trigger should always be incident sensitive. Say 'no' to written demand.
- IV. Full consent to settle - be absolutely certain your carrier must have your permission to settle any claim.
- V. Your defense cost should be paid in addition to your limits of liability.
- VI. Make sure you work in coordination with your business administrator & agent to review and/or purchase insurance.
- VII. Find out if the Board Legal Defense is paid. If so, what are the limits?
- VIII. No deductible - these generally do not save premium dollars. Find out why there is a deductible on your policy.



### REQUEST A COVERAGE & COST ANALYSIS TO LEARN MORE

\_\_\_\_\_  
Name

\_\_\_\_\_  
Number in Group

\_\_\_\_\_  
Address

\_\_\_\_\_  
Limits

\_\_\_\_\_  
Practice Counties

\_\_\_\_\_  
Retro Active Date

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Expiration Date

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Preferred Method of Contact

*You may also attach copies of current certificates in lieu of the above information*

PROFESSIONAL INSURANCE  
**MADELEY & COMPANY**  
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***Forward to a Colleague!***